Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	<u></u>
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Sparkle	
	First name	First name
Write the name that is on your government-issued	D.	
picture identification (for	Middle name	Middle name
example, your driver's	Pollard	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the	First name	First name
last 8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4	XXX - XX- <u>5689</u>	xxx - xx-
digits of your Social Security number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-
` '		

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De	ebtor 1 Sparkle	D.	Pollard	Case number (if ki	nown)	
	First Name	Middle Name	Last Name			
		About Debtor 1:		About Deb	tor 2 (Spouse Only	/ in a Joint Case):
4.	Any business names and Employer	I have not used any busine	ess names or EINs.	I have no	ot used any business nam	es or EINs.
	Identification Numbers (EIN) you have used in the	Business name		Business na	ame	
	last 8 years	Business name		Business na	ame	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live	44500 0 M = 01		If Debtor 2 li	ives at a different addr	ess:
		11530 S May St Number Street		Number	Street	
		Chicago Illinois	60643			
		City State Cook	Zip Code	City	State	Zip Code
		County		County		
		If your mailing address is diffill it in here. Note that the cour this mailing address.			mailing address is diffe that the court will send ar	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are	Check one:		Check one:	Otato	p
	choosing this district to file for bankruptcy		ore filing this petition, I have than in any other district.	Over the	last 180 days before filin	
		I have another reason. Exp	olain. (See 28 U.S.C. §§ 1408.)	I have ar	nother reason. Explain. (S	ee 28 U.S.C. §§ 1408.)

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Debtor 1 Sparkle	D. Pollard Case number (if known) Middle Name Last Name
First Name Part 2: Tell the Court Ab	Middle Name Last Name Dut Your Bankruptcy Case
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13
8. How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District Northern District of Illinois When MM / DD / YYYY District When Case number MM / DD / YYYYY When Case number MM / DD / YYYYY MM / DD / YYYYY
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor Relationship to you District When MM / DD / YYYY Debtor Relationship to you District When MM / DD / YYYYY Case number, if known MM / DD / YYYYY Case number, if known MM / DD / YYYYY
11. Do you rent your residence?	 ✓ No. Go to line 12. ✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. ✓ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Sparkle		D.	dle Name	Pollard	Case numb	oer (if known)		
First Name	D			Last Name	-4-w			
Part 3: Report About Any 12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not	y Bus	No.		Sole Proprie				
a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			City State Zip Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above					
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedur you a small U.S.C. § 11 16(1)(B).						of	
For a definition of small business debtor, see 11 U.S.C. § 101(51D).		No. No. Yes.	Bankruptcy Code.	ter 11, but I am	NOT a small business d		to the definition in the definition in the Bankruptcy (Code.
Part 4: Report if You Ow	n or l	Have A	Any Hazardous Pr	operty or A	ny Property That N	leeds Immed	diate Attention	
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard			What is the hazard? If immediate attention is	needed, why is	it needed?			
to public health or safety? Or do you own any property that needs immediate attention?			Where is the property?	Number	Street			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City		State	Zip Code	

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Debtor 1 Sparkle D. Pollard Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of about credit counseling, you must file a motion for waiver of

credit counseling with the court.

credit counseling with the court.

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Debtor 1 Sparkle First Name		Pollard Case number (if know Last Name	vn)				
	uestions for Reporting Purpo						
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be avail	er 7. Go to line 18. Do you estimate that after any exempt property i able to distribute to unsecured creditors?	s excluded and administrative expenses are				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Part 7: Sign Below							
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, United choose to proceed under Chap If no attorney represents me ame fill out this document, I had I request relief in accordance I understand making a false s	and I did not pay or agree to pay some ve obtained and read the notice requiwith the chapter of title 11, United Statatement, concealing property, or obtacase can result in fines up to \$250,00 (152, 1341, 1519, and 3571.	eeed, if eligible, under Chapter 7, available under each chapter, and I eone who is not an attorney to help red by 11 U.S.C. § 342(b). Ites Code, specified in this petition. Saining money or property by fraud in 10, or imprisonment for up to 20				

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Debtor 1 Sparkle	D.	Pollard	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one If you are not represented by an attorney, you do not	eligibility to proceed un the relief available und to the debtor(s) the not certify that I have no k petition is incorrect.	der Chapter 7, 11, 12, or 13 ler each chapter for which the ice required by 11 U.S.C. § 3	of title 11, Un e person is el 342(b) and, in	at I have informed the debtor(s) about lited States Code, and have explained ligible. I also certify that I have delivered a case in which § 707(b)(4)(D) applies, tion in the schedules filed with the
need to file this page.	/s/ Chris Pryor Signature of Attorney t	for Debtor	Date _	11/23/2016 MM / DD / YYYY
	Chris Pryor Printed name Semrad Law Firm Firm name 11101 S. Western Aver Street	nue		
	Chicago	Illinois		60643
	City	State		Zip Code
	Contact phone	E	mail address	cpryor@semradlaw.com
			Illinoi	s
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Sparkle First Name	D. Middle Name	Pollard Last Name			
Debtor 2		ivildale Name	Last Name			
(Spouse, if filing	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check if this is ar
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 10. Copy line F5. Total real extent from Schodule A/B.	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,287.50
1c. Copy line 63, Total of all property on Schedule A/B	\$6,287.50
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$22,458.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	ΨΣΣ, 400.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,892.06
Your total liabilities	\$48,350.06
Part 3: Summarize Your Income and Expenses	
·	
4. Schedule I: Your Income (Official Form 106I)	\$2,057.59
Copy your combined monthly income from line 12 of Schedule I	4_ ,5555
5. Schedule J: Your Expenses (Official Form 106J)	\$1,407.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φ1,τ01.00

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Del	otor 1	Sparkle	D.	Pollard	Case n	umber (if known)	
		First Name	Middle Name	Last Name			
Par	t 4: _/	Answer These Questions	tor Administra	ative and Statistical Re	cords		
6. A	re yo	u filing for bankruptcy under C	Chapters 7, 11, or 1	3?			
		o. You have nothing to report on t	his part of the form.	Check this box and submit this	form to the co	ourt with your other schedul	es.
	✓ Ye	es.					
7. V	Vhat k	kind of debt do you have?					
	_	our debts are primarily consun mily, or household purpose. 11 U.					
		our debts are not primarily cor is form to the court with your othe		have nothing to report on this	part of the form	n. Check this box and subm	nit
		the Statement of Your Currer 122A-1 Line 11; OR, Form 122B	•		thly income fro	m Official	\$270.70
9.	Сор	y the following special catego	ries of claims fron	n Part 4, line 6 of Schedule E	:/F:		
	Fror	m Part 4 on Schedule E/F, copy	y the following:			Total claim	
	9a. [Domestic support obligations (Co	py line 6a.)			\$0.00	
	9b. 7	Taxes and certain other debts you	owe the governmer	nt. (Copy line 6b.)		\$0.00	
	9c. C	Claims for death or personal injury	while you were into	oxicated. (Copy line 6c.)		\$0.00	
	9d. S						
	9e. (
	prior	rity claims. (Copy line 6g.)					
	9f. D	Debts to pension or profit-sharing	plans, and other sir	nilar debts. (Copy line 6h.)		\$0.00	
	9g. -	Total. Add lines 9a through 9f.				\$908.00	

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Fill in this	information to identify your ca	se:					
Debtor 1	Sparkle	D.		Pollard			
	First Name	Middle Na	me	Last Name	_		
Debtor 2 (Spouse,	if filing) First Name	Middle Na	me	Last Name	-		
	ates Bankruptcy Court for the:	Northern	D	istrict of Illinois			
Officed St	ates bankrupicy Court for the.	Normem	D	(State)	_		
Case nun (If known)	nber					,	
Officia	al Form 106A/B						Check if this is an amended filing
Sche	dule A/B: Prop	erty					12/1
category v responsib write your Part 1:	ntegory, separately list and dowhere you think it fits best. It best. It fits best. It for supplying correct informance and case number (if known bescribe Each Reside uown or have any legal or e	Be as complete and a prmation. If more spa mown). Answer ever nce, Building, L	accurate as ace is need by question and, or C	s possible. If two married ded, attach a separate sh Other Real Estate Yo	I people are neet to this ou Own o	e filing together, both are of form. On the top of any are r Have an Interest In	equally
	No. Go to Part 2						
1.1	Street address, if available, continuous street Number Street City State	Zip Code	Single-fa Duplex (Condom Manufact Land Investme Timesha Other Who has alone. Debtor 1 Debtor 1 At least (n interest in the property I only 2 only I and Debtor 2 only one of the debtors and ano	- •/? Check ther	Current value of the entire property? Describe the nature of interest (such as fee si the entireties, or a life of the characteristics). Check if this is con (see instructions)	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? your ownership mple, tenancy by estate), if known.
16		ı	property id	mation you wish to add entification number:	about tills	item, such as local	
1.2	Street address, if available, o		Single-fa Duplex of Condom	e property? Check all that amily home or multi-unit building ninium or cooperative ctured or mobile home	apply.	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	
	Number Street City State	Zip Code	Land	ent property	_	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		·	Debtor 1 Debtor 2 Debtor 1 Debtor 1 At least 0	•	ther	Check if this is cor (see instructions)	mmunity property

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Debtor 1	Sparkle First Name	D. Middle Name	Pollard Last Name	Case number	(if known)	
1.3	et address, if available, or oth	v	What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oly.	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	·
Nun		Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sit the entireties, or a life	mple, tenancy by
		[] [] [] 0	Who has an interest in the property? O Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add aboroperty identification number:		Check if this is cor (see instructions) such as local	mmunity property
		ion you own for a	II of your entries from Part 1, includin			
Do you ov you own th	at someone else drives. If you ins, trucks, tractors, sport utilit	quitable interest in lease a vehicle, als	n any vehicles, whether they are regist o report it on Schedule G: Executory Cont cles			
3.1	Make Model: Year:	Kia Forte 2015	Who has an interest in the propertione. Debtor 1 only	ty? Check	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information: 2015 Kia Forte	11000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and and ☐ Check if this is community proinstructions)		Current value of the entire property? \$10825.00	Current value of the portion you own? \$5412.50
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the propertione. Debtor 1 only	ty? Check	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community pro instructions)		Current value of the entire property?	Current value of the portion you own?

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ebtor 1		D.	Pollard	Case numbe	r (if known)		
	First Name	Middle Name	Last Name		De not ded at a con-	daine an anna martin a 5 i	
3.3			Who has an interest in the propone.	erty? Check		claims or exemptions. Put ed claims on <i>Schedule D</i> :	
	Model: Year:		Debtor 1 only		•	ed claims on Scriedule D. aims Secured by Property	
	Approximate mileage:		= '		Croditoro vino riavo Cit	anno occarca sy i roporty	
	·· <u> </u>		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors and				
			Check if this is community prinstructions)	oroperty (see			
3.4	Make	<u></u>	Who has an interest in the prop	erty? Check	Do not deduct secured of	claims or exemptions. Put	
	Model:		one.		the amount of any secur	ed claims on Schedule D:	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors and	another		-	
			Check if this is community prinstructions)	property (see			
4.1	Make Model:		Who has an interest in the propone.	erty? Check		claims or exemptions. Put ed claims on <i>Schedule D</i>	
	Year:		Debtor 1 only		the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property		
	Approximate mileage:		Debtor 2 only		O	0	
	Other information:		Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?	
	Other information.		At least one of the debtors and	another	——————————————————————————————————————		
			Check if this is community prinstructions)	noperty (see			
4.2	Make		Who has an interest in the prop	erty? Check	Do not deduct secured of	claims or exemptions. Put	
	Model:		one.		•	ed claims on Schedule D:	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Propert	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors and	another			
			Check if this is community prinstructions)	property (see			
5. Adr	the dollar value of the po	rtion you own for all	I of your entries from Part 2, include	ding any entrie	s for pages		
	•	•)	• .		412.50	

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Deb	otor 1	Sparkle		D.	Pollard	c	Case number (if known)	
Part	· 2·	First Name Describe	our Personal	Middle Name	Last Name			
					interest in any o	f the following	ı items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
E			s and furnishings bliances, furniture, li		chenware			
✓,	Yes. D	escribe	Misc. Household	Goods and Furn	iture			\$350.00
E		ronics es: Television	s and radios; audio	, video, stereo, a	and digital equipment; c	omputers, printers,	scanners; music	
☑ ,	Yes. D	escribe	Misc. Electronics					\$200.00
✓	xamp No	•	and figurines; paint	• .	other artwork; books, pic ner collections, memora		objects;	
9. E	Equip	oment for sp	orts and hobbies notographic, exercises; carpentry tools;	se, and other hol	bby equipment; bicycles	s, pool tables, golf cl	ubs, skis; canoes	
		escribe						
E I	No		les, shotguns, amn	nunition, and rela	ated equipment]
E			clothes, furs, leathe	er coats, designe	er wear, shoes, accesso	ries		
	No Yes. C	escribe	Used Clothing					\$225.00
E	. Jewe xampl No	•		velry, engageme	ent rings, wedding rings	, heirloom jewelry, v	watches, gems,	
	Yes. D	escribe	Misc. Jewelry					\$100.00
	xamp	-farm anima les: Dogs, ca	s, birds, horses					
	Yes. D	escribe						
<u> </u>	No	other person	nal and household	d items you did	I not already list, inclu	iding any health ai	ids you did not list	_
					art 3, including any en			\$875.00

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Deb	tor 1	Sparkle	D.	Pollard	Case number (if known)	
Dest	4	First Name	Middle Name	Last Name		
Part	4:	Describe four F	Financial Assets			Current value of the
Do	you	own or have a	ny legal or equitable inte	rest in any of the f	ollowing?	portion you own? Do not deduct secured claims or exemptions.
	Cash					
Ė	xamp	No No	e in your wallet, in your home, in a sa	afe deposit box, and on hai	nd when you file your petition	
		Yes			Cash:	
17.	Exa		vings, or other financial accounts; ititutions. If you have multiple accou		res in credit unions, brokerage houses, on, list each.	
		No Yes		Institution name:		
			17.1. Checking account:			
			17.2. Checking account:			
			17.3. Savings account:			
			17.4. Savings account:			
			17.5. Certificates of deposit:			
			17.6. Other financial account:			
			17.7. Other financial account:			
			17.8. Other financial account:			
			17.9. Other financial account:			
18.			or publicly traded stocks evestment accounts with brokerage	firms money market acco	unts	-
	✓	No		e,e.,ae.	S. 110	
		Yes	Institution or issuer name:			
19.	an L	LC, partnership, a		ed and unincorporated	businesses, including an interest in	-
		No	Name of entity		% of ownership:	
		Yes. Give specific information about them			· 	
		u ICITI				

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Debt	or 1	Sparkle First Name	D. Middle Name	Pollard Last Name	Case number (if known)	
20.	Neg Non-	otiable instruments in -negotiable instrumer No Yes. Give specific	prate bonds and other negotial clude personal checks, cashiers' conts are those you cannot transfer to a lissuer name:	checks, promissory notes, an	d money orders.	
21.	Exa	rement or pension mples: Interests in IR. No		thrift savings accounts, or of	her pension or profit-sharing plans	
		res. List each	Type of account:	Institution name:		
		separately.	401(k) or similar plan:	-		
			Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
	_		Additional account:			
22.	Your Exar com	mples: Agreements w panies, or others	repayments eposits you have made so that you vith landlords, prepaid rent, public	utilities (electric, gas, water)	from a company telecommunications	
	=	No Yes	Floatrice	Institution name:		
	_		Electric:			
			Gas:			
			Heating oil: Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			-
22	۸nn		a periodic payment of money to yo	ou either for life or for a numb	por of voors)	
23.		No	Issuer name and description:	ou, either for life of for a numi	er or years)	

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Debt	or 1 Sparkle First Name	D. Middle Na	Pollard ame Last Name	Case number (if known)	
24.			ount in a qualified ABLE program, or un	der a qualified state tuition program	
	26 U.S.C. §§ 530(b				
	✓ No Institution Yes	tution name and description	on. Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable exercisable for yo		operty (other than anything listed in lin	e 1), and rights or powers	
	✓ No				7
	Yes. Describe.				
26.		•	ecrets, and other intellectual property proceeds from royalties and licensing agree	ements	
	√ No				
	Yes. Describe.]
27.		ses, and other general i			
	Examples: Building	permits, exclusive license	es, cooperative association holdings, liquor	r licenses, professional licenses	
	✓ No Yes. Describe.				7
	res. Describe.				
Man					Command value of the
MO	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed	to you			
	✓ No	_			
	Yes. Give speci			Federal:	\$0.00
		m, including whether dy filed the returns		State:	\$0.00
	and the ta	x years		Local:	\$0.00
29.	Family support		and a manager of the summant and at a second		
	_ `	or lump sum allmony, spo	usal support, child support, maintenance, di	vorce settlement, property settlement	
	✓ No Ves Give speci	fic information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Other amounts son		payments, disability benefits, sick pay, vaca	tion nay workers' compensation	
			ans you made to someone else	mon pay, workers compensation,	
	✓ No				
	Yes. Describe				
					1

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Deb	otor 1 Sparkle	D.	Pollard	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		olth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insured of each policy and leading and l		Company name:	Beneficiary:	Surrender or refund value:
32.			someone who has died roceeds from a life insurance policy, (or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made a rance claims, or rights to sue	demand for payment	
	✓ No ☐ Yes. Describe				
34.	to set off claims	unliquidated claims of	every nature, including countered	laims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.			n Part 4, including any entries for		
Part	Describe Any	Rusiness-Related P	roperty You Own or Have a	n Interest In. List any real esta	te in Part 1
37.	_	iny legal of equitable int	erest in any business-related prop	Jeity:	Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alre	ady earned		
	Yes. Describe				
39.	Examples: Business-rel	nishings, and supplies ated computers, software	modems, printers, copiers, fax macl	nines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

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Deb	tor 1	Sparkle	D.	Pollard	Case number (if known)	
40.	Ma	First Name	Middle Name	Last Name use in business, and tools of ye	our trade	
40.		No	uipineiii, supplies you t	ise in business, and tools or y	our trade	
		Yes. Describe				
	Н	res. Describe				
44						
41.		rentory				
		No				
	Ш	Yes. Describe				
		-				
42.		-	ips or joint ventures			
	$\overline{\mathbf{A}}$	No		Name of entity:	% of ownership:	
		Yes. Give specific information about			,	
		them				-
43. (Cust	tomer lists, mailing	lists, or other compilati	ons		
	✓	•				
	Ш	Yes. Do your lists in	clude personally identifiab	le information (as defined in 11 U	.S.C. § 101(41A))?	
		☐ No				
		Yes. Descr	ibe			
44.	An	y business-related p	property you did not alre	ady list		
	✓	No	. ,,	•		
	Ť	Yes. Give specific				
		information				
				_		_
45. A	dd t	the dollar value of a	II of your entries from Pa	art 5, including any entries for	pages you have attached	
Part	6:	Describe Any F If you own or have ar	Farm- and Commerc in interest in farmland, list it	ial Fishing-Related Prop in Part 1.	erty You Own or Have an Interest	In.
46.	Do	you own or have a	ny legal or equitable into	erest in any farm- or commerci	al fishing-related property?	
	✓	No. Go to Part 7.				Current value of the portion you own?
		Yes. Go to line 47.				Do not deduct secured
						claims or exemptions
47.	Fa	rm animals				or everibinous
		ramples: Livestock, por	ultry, farm-raised fish			
	✓	No				
		Yes. Describe				

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Debt	or 1	Sparkle	D.	Pollard	Case number (if known)	
40	0	First Name	Middle Name	Last Name		
48.		pps-either growing	or narvested			
		No				
	Ш	Yes. Describe				
		L			l	
49.	Far	m and fishing equip	oment, implements, machinery, f	xtures, and tools of trac	le	
	V	No				
	Ħ	Yes. Describe				
F0	Га:	m and fishing arms	lies shewiesle and food			
50.			lies, chemicals, and feed			
		No				
	Ш	Yes. Describe				
51.	Any	y farm- and comme	cial fishing-related property you	did not already list		
	✓	No				
		Yes. Describe				
		L				
			of your entries from Part 6, inclu			
		· · · · · · · · · · · · · · · · · · ·				
Part	7.	Dogoribo All Br	operty You Own or Have ar	Interest in That Va	u Did Not List Above	
			perty fou Own of Have at		u Did Not List Above	
00.			, country club membership	ady not.		
	✓	No				7
	П	Yes. Give specific				
		information				
54. A	dd tl	ne dollar value of al	of your entries from Part 7. Write	that number here	>	
Part	8:	List the Totals	of Each Part of this Form			
55. F	'art	1: Total real estate,	ine 2		······	
56. p	art 2	2 total vehicles, line	5	ΦΕ440 F0		
-			d household items, line 15	\$5412.50		
		-		\$875.00	<u> </u>	
58. P	art 4	l: Total financial ass	ets, line 36		<u></u>	
59. P	art :	5: Total business-re	lated property, line 45		<u></u>	
60. P	art (6: Total farm- and fi	shing-related property, line 52			
61. P	art :	7: Total other prope	rty not listed, line 54		<u>—</u>	
0∠. I	otal	personal property.	Add lines 56 through 61	\$6287.50	Copy personal property total ►	+ \$6287.50
				<u> </u>		
60 T	- 4-1	of all many anti- are O	ahadula A/D Add Eas EE - Eas 200			\$6287.50
US. 10	uidl	or an property on S	chedule A/B. Add line 55 + line 62.			1

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Fill in this information to identify your case:				
Debtor 1	Sparkle First Name	D. Middle Name	Pollard Last Name	
Debtor 2 (Spouse, if fili	^{ng)} First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Clair)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claimi You are claiming state and federal nonb	_					
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description: Kia Forte, 2015, 2015 Kia Forte	\$5,412.50	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief description:	\$350.00	\$350.00	735 ILCS 5/12-1001(b)			
	Misc. Household Goods and Furniture		100% of fair market value, up to any applicable statutory limit	_			
	Line from Schedule A/B: 06		,				
3.	Are you claiming a homestead exemptio (Subject to adjustment on 4/01/19 and every						
	✓ No Yes. Did you acquire the property covered	ed by the exemption with	nin 1,215 days before you filed this case?				
	□ No □ Yes						

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Debtor 1			Pollard Case number (if known)	
	First Name Midd	lle Name	Last Name	
Part 2:	Additional Page			
line	ef description of the property and e on Schedule A/B that lists this pperty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Line	ef scription: Misc. Jewelry e from hedule A/B: 12	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription: Misc. Electronics e from hedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription: Used Clothing e from thedule A/B: 11	\$225.00	\$225.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

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Fill in	this information to identify your cas	se:				
Debto	or 1 Sparkle	D.	Pollard			
	First Name	Middle Name	Last Name			
Debto						
(Spot	use, if filing) First Name	Middle Name	Last Name			
Unite	d States Bankruptcy Court for the:	Northern	District of Illinois			
Cooo	a umah a r		(State)			
(If kno	number own)					
Off	icial Form 106D			1		Check if this is an amended filing
Scl	hedule D: Credi	tors Who Ha	ve Claims Secui	red by Pro	perty	12/15
1. I	Yes. Fill in all of the information List All Secured Claims List all secured claims. If a credi	this form to the court with you had below. Storn has more than one secureditor has a particular claim.	ur other schedules. You have nothing red claim, list the creditor separately is the other creditors in Part 2. As the creditor's name.	Column A Amount of claim	Column B Value of	Column C Unsecured
	Theor as possible, list the dame in	Taiphabolida didoi dodoran	ig to the distance of hame.	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	CAPITAL ONE AUTO FINANCE. Creditor's Name 3901 DALLAS PKWY Number Street PLANO Texas 75093 City State ZIP Code Who owes the debt? Check one Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 3/1/2015	2015 Kia Forte As of the date you file, Contingent Unliquidated Disputed Nature of lien. Check a An agreement you r car loan) Statutory lien (such	nade (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ght to offset)	\$22,458.00	\$10,825.00	\$11,633.00
	incurred	f your entries in Column		\$22.458.00		

number here:

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Fill i	n this inform	nation to identify your cas	e:					
Deb	otor 1	Sparkle	D.	Pollard				
		First Name	Middle Name	Last Name				
	otor 2	\ =						
(Spo	ouse, if filing) First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	e number nown)							
Off	ficial E	orm 106E/F				Псн	neck if this is ar	n amended filing
								3
Sc	hedu	ile E/F: Cre	ditors Who	Have Unsecur	ed Claims			12/15
106Á that a entric knov	/B) and on are listed in the bound.	Schedule G: Executor Schedule D: Creditor exes on the left. Attach	ry Contracts and Unexpire rs Who Hold Claims Secu	result in a claim. Also list execued Leases (Official Form 106G). red by Property. If more space to this page. On the top of any a	Do not include any cre is needed, copy the Pa	editors with	h partiallý sec ed, fill it out, r	cured claims number the
1.	Do anv cr	editors have priority ur	nsecured claims against y	ou?				
	_	o to Part 2.	,					
	Yes.							
2.	listed, iden much as po Continuation	tify what type of claim it is ossible, list the claims in on Page of Part 1. If mor	s. If a claim has both priority alphabetical order according e than one creditor holds a p	nore than one priority unsecured cl and nonpriority amounts, list that c g to the creditor's name. If you have particular claim, list the other credit or this form in the instruction bookle	laim here and show both e more than two priority tors in Part 3.	n priority and	d nonpriority ar	mounts. As
						Total claim	Priority amount	Nonpriority amount

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Debto		, - 1	D.	Pollard	Case number (if known)	
Don't (Middle Name	Last Name		
Part 2		List All of Your NONPRIO				
]		Iny creditors have nonpriority u No. You have nothing to report in t Yes.	_	-	ur other schedules.	
			ed claims in the alphabe	etical order of the	creditor who holds each claim. If a creditor has m	nore than one priority
I	unsed If mod	cured claim, list the creditor separ	rately for each claim. For e	each claim listed, id	lentify what type of claim it is. Do not list claims alrea you have more than four priority unsecured claims fill	dy included in Part 1.
						Total claim
4.1	Ame Inc	erican Insurance LP as agent for	T Mobile/T-Mobile USA	Last 4 digi	its of account number	\$287.70
		npriority Creditor's Name Box 248848		When was	the debt incurred?n/a	
	_	mber Street		As of the d	late you file, the claim is: Check all that apply.	
				Contin	gent	
	Okl	ahama City Oklahama	70404	Unliqui		
	City	ahoma City Oklahoma y State	73124 Zip Code	Dispute		
	Wh	no incurred the debt? Check on Debtor 1 only	e.		ONPRIORITY unsecured claim:	
	Ħ	Debtor 2 only		Studen		
	H	Debtor 1 and Debtor 2 only		that yo	tions arising out of a separation agreement or divord u did not report as priority claims	e
	Ħ	At least one of the debtors and ar	nother		to pension or profit-sharing plans, and other similar	
	Ħ	Check if this claim relates to a	community debt	debts ✓ Other.	Specify Phone Bills	
	ls t	he claim subject to offset?	•		· · · · · · · · · · · · · · · · · · ·	
	$ \angle $	No				
	Ц	Yes				
4.2		ase Bank npriority Creditor's Name		Last 4 digi	its of account number	\$100.00
	P.O.	D. Box 659732 mber Street		When was	the debt incurred?n/a	
	inui	Tibel Street		As of the d	late you file, the claim is: Check all that apply.	
				Conting	gent	
	_	n Antonio Texas	78265	Unliqui		
	City Wh	y State no incurred the debt? Check on	Zip Code e.	Dispute		
	✓	Debtor 1 only		-	ONPRIORITY unsecured claim:	
		Debtor 2 only		Studen		
	Ш	Debtor 1 and Debtor 2 only		U Obligat	tions arising out of a separation agreement or divord u did not report as priority claims	e
	Н	At least one of the debtors and ar			to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a	community debt	debts ✓ Other.	Specify Insufficient funds fees	
	IS ti	he claim subject to offset? No			. ,	
	ಠ	Yes				
4.3		of Chicago - Dep't of Revenue		—— last 4 dini	its of account number	\$3,232.51
	Nor PO	npriority Creditor's Name Box 88292		_	the debt incurred? n/a	
		mber Street			late you file, the claim is: Check all that apply.	
	_			Conting		
	Chi	icago Illinois	60608	Unliqui	•	
	City	y State	Zip Code	Dispute	ed	
	Wh	no incurred the debt? Check on Debtor 1 only	e.	Type of NC	ONPRIORITY unsecured claim:	
	Ħ	Debtor 2 only		Studen	it loans	
	百	Debtor 1 and Debtor 2 only		Obligat	tions arising out of a separation agreement or divorc u did not report as priority claims	e
		At least one of the debtors and ar	nother		u did not report as priority claims to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a	community debt	debts		
		he claim subject to offset?		✓ Other.	Specify Parking Tickets	
	뇓	No				
Offic	cial F	Yes Form 106E/F	Schedule E/F	Creditors Who I	lave Unsecured Claims	page 2

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Debto	or 1 Sparkle D.	Pollard Case number (if known)	
	First Name Middle Name	Last Name	
Part 2	Your NONPRIORITY Unsecured Claims - Cont	inuation Page	
	After listing any entries on this page, number them beginn	ing with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDIT MANAGEMENT LP Nonpriority Creditor's Name	— Last 4 digits of account number	\$252.00
	4200 INTÉRNATIONAL PKWY	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	CARROLLTON Texas 75007	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts Collections attorney for Wow	
	✓ No	Other. Specify Chicago	
	Yes		
4.5	CreditBox.com, L.L.C.	Last 4 digits of account number	\$1,278.74
	Nonpriority Creditor's Name 800 Lee Street Suite 300	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines Illinois 60016	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts Other. Specify Payday Loans	
	No		
	Yes		
4.6	DEPT OF EDUCATION/NELNET	— Last 4 digits of account number 3989	\$908.00
	Nonpriority Creditor's Name 121 S 13TH ST	When was the debt incurred? 3/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	LINOLN	Contingent	
	LINCOLN Nebraska 68508 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Other. Specify	
	✓ No	<u> </u>	
	Yes		

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Debtor 1		D. Middle Name	Pollard Case number (if known) Last Name	
Part 2:	Your NONPRIORITY Unse	cured Claims - Cont	tinuation Page	
Α	After listing any entries on this pa	ge, number them beginni	ing with 4.5, followed by 4.6, and so forth.	Total claim
	NHANCED RECOVERY CORP		Last 4 digits of account number	\$660.00
	Nonpriority Creditor's Name		When was the debt incurred?	
N	Number Street			
_			As of the date you file, the claim is: Check all that apply. Contingent	
	ACKSONVILLE Florida Dity State	32256	Unliquidated	
	City State Who incurred the debt? Check on	Zip Code e.	Disputed	
_	Debtor 1 only	-	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
Ī	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
Ī	At least one of the debtors and ar	nother	that you did not report as priority claims	
ř	Check if this claim relates to a	community debt	Debts to pension or profit-sharing plans, and other similar debts	
L Is	s the claim subject to offset?	Community debt	Other. Specify Collections attorney for Sprint	
	✓ No		_	
Ī	Yes			
10 6	ST PREMIER			¢222.00
N	lonpriority Creditor's Name		Last 4 digits of account number 5407	\$333.00
	820 N LÓUISE AVE Jumber Street		When was the debt incurred? 9/1/2016	
IN	Number Street		As of the date you file, the claim is: Check all that apply.	
_			Contingent	
_	SIOUX FALLS South Dak Dity State	tota 57107 Zip Code	Unliquidated	
	Who incurred the debt? Check on		Disputed	
·	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and ar	other	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Ī	Check if this claim relates to a	community debt	Debts to pension or profit-sharing plans, and other similar	
İs	s the claim subject to offset?	•	debts	
ŀ	✓ No		✓ Other. Specify <u>CreditCard</u>	
	Yes			
1.9 II	linois Collection Service, Inc.			\$123.00
N	Ionpriority Creditor's Name		Last 4 digits of account number	Ψ120.00
	O Box 1010 Street		When was the debt incurred?n/a	
	Carolina Car		As of the date you file, the claim is: Check all that apply.	
-			Contingent	
Т	inley Park Illinois	60477	Unliquidated	
C	City State	Zip Code	Disputed	
	Who incurred the debt? Check on Debtor 1 only	Э.	Type of NONPRIORITY unsecured claim:	
Ľ	Debtor 2 only		Student loans	
Ļ	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
Ļ	≝	oothor	that you did not report as priority claims	
Ļ	At least one of the debtors and ar		Debts to pension or profit-sharing plans, and other similar	
L	Check if this claim relates to a	community debt	debts Collections attorney for Radiology	
	s the claim subject to offset?		Collections attorney for Radiology Other. Specify Imaging Specialists	
Ļ	✓ No			
L	Yes			

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Debtor		Pollard Case number (if known) Last Name	
Part 2:			
rait 2.	After listing any entries on this page, number them beginn		Total claim
4.10	Illinois Tollway	mig man no, renemed by no, and so renam	\$213.00
4.10	Nonpriority Creditor's Name	Last 4 digits of account number	φ213.00
	2700 Ogden Ave Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	≌	Student loans	
	Debtor 2 and Debtor 3 anh	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Cothor Specify Tallway for	
	Is the claim subject to offset?	✓ Other. Specify Tollway fes	
	✓ No		
	☐ Yes		
4.11	Peoples Gas	Last 4 digits of account number	\$1,091.00
	Nonpriority Creditor's Name 200 E. Randolph	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60601 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Gas bill	
	✓ No	_	
	☐ Yes		
4.12	US Bank		\$100.00
7.12	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ100.00
	425 Walnut Street Number Street	When was the debt incurred?n/a	
	Transor Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati Ohio 45202	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	≝ '	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specify Insufficient funds fees	
	Is the claim subject to offset?	✓ Other. Specify Insufficient funds fees	
	✓ No		
	Yes		

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Debtor '	1 Sparkle	D.	Pollard	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2:	Your NONPRIORITY Uns	ecured Claims -	Continuation Pag	ge	
	After listing any entries on this	page, number them	beginning with 4.5, fo	ollowed by 4.6, and so forth.	Total claim
	US Dept of Education		Last 4 did	igits of account number	\$17,313.11
	Nonpriority Creditor's Name			<u> </u>	
	Po Box 105028 Number Street		When wa	as the debt incurred?n/a	
			As of the	e date you file, the claim is: Check all that apply.	
	NATIONAL PAYMENT CENTER		Conti	tingent	
	Atlanta Georgia	a 30348	Unliq	quidated	
	City State	Zip Cod	e Dispu	uted	
	Who incurred the debt? Check Debtor 1 only	one.	Type of N	NONPRIORITY unsecured claim:	
	Debtor 2 only		Stude	ent loans	
	Debtor 1 and Debtor 2 only			gations arising out of a separation agreement or divorce	
	At least one of the debtors and	l another	′	you did not report as priority claims	
	Check if this claim relates to	o a community debt		ts to pension or profit-sharing plans, and other similar s	
	Is the claim subject to offset?		✓ Other	er. Specify Student Loan Bills	
	✓ No				
	T Vas				
	Yes				

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Pollard Debtor 1 Sparkle Case number (if known) Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$908.00 **Total claims** 6f. Student loans 6f. from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$24,984.06 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$25,892.06 6j. Total. Add lines 6f through 6i. 6 j.

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Fill in this info	ormation to identify your cas	se:		
Debtor 1	Sparkle	D.	Pollard	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fi	lling) First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number	er			
(If known)				
Officia	l Form 106G			Check if this is ar amended filing
Sched	ule G: Execut	tory Contract	s and Unexpired Leases	12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1.	Do you have any executory contracts or unexpired leases?
	No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
	Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in	this information to identify your c	ase:		
Debto	or 1 Sparkle	D.	Pollard	
	First Name	Middle Name	Last Name	
Debto				
(Spou	se, if filing) First Name	Middle Name	Last Name	
Unite	d States Bankruptcy Court for the	: Northern	District of Illinois	
Case	number		(State)	
(If kno				
				Check if this is an
~ ((.	'-'- - 400			amended filing
Offi	icial Form 106H			
Sch	nedule H: Your C	Codebtors		12/15
Codeb	ntors are people or entities who	are also liable for any debts	s vou may have. Be as c	omplete and accurate as possible. If two married people are filing
entries Answe	s in the boxes on the left. Attacer every question.	ch the Additional Page to thi	s page. On the top of an	is needed, copy the Additional Page, fill it out, and number the y Additional Pages, write your name and case number (if known).
1.	Do you have any codebtors?	(If you are filing a joint case, do	o not list either spouse as	a codebtor.)
	☐ No ✓ Yes			
2.		you lived in a community pr	operty state or territory?	(Community property states and territories include Arizona, California,
۷.	Idaho, Louisiana, Nevada, New	, ,,		
	✓ No. Go to line 3.			
	Yes. Did your spouse, form	ner spouse, or legal equivalent	live with you at the time?	
	✓ No			
	Yes. In which commu	nity state or territory did you live	e?I	Fill in the name and current address of that person.
	Name of your analyse	, former spouse, or legal equiva	plant	<u></u>
	Name of your spouse	, torriler spouse, or legal equiva	alei it	
	Number Street			
				<u></u>
	City	State	Zip Cod	9
3.	In Column 1, list all of your c	odebtors. Do not include you	ur spouse as a codebtoi	if your spouse is filing with you. List the person shown in line 2
				have listed the creditor on Schedule D (Official Form 106D), hedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1	Pollard, Martina			Cabadda D line 04
	Name			Schedule D, line 2.1
				Schedule E/F, line
	Number Street			Cahadula C lina

Zip Code

City

State

Schedule G, line

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				3	_			
Fill in this	information to identify	y your case:						
Debtor 1	Sparkle	D.	Pollard					
20010.	First Name	Middle Name	Last Nam	е	_			
Debtor 2					_	Check if this is:		
(Spouse, if fil	^{ing)} First Name	Middle Name	Last Nam	е		An amended filing		
United States	Bankruptcy Court for the:	Northern	District of Illinoi	S	_		wing post-petition chapt	er 13
O	_		(State	e)		expenses as of the	Frollowing date:	
Case number (If known)	r				-	MM / DD / YYYY		
Official	Form 106l				<u></u>			
	ule I: Your Inc	ome					,	12/15
additional		r spouse. If more spa ame and case numbe ent					On the top of any	
	ill in your employment		Debtor 1			Debtor 2		
in	nformation.	Employment status	✓ Employed			Employed		_
	you have more than one		Not Employed	wed		Not Employed		
	bb, ttach a separate page with		Not Emplo	ycu		Not Employed		
in	formation about additional	Occupation	-			_		_
er	mployers.	Employer's name	Labriola Bakir	ıg Co				_
	nclude part time, seasonal,	Employer's address	3701 W 128th	Place		_		_
OI Se	elf-employed work.		Number Street			Number Street		
0	ccupation may include							_
st	tudent					_		_
10	r homemaker, if it applies.		Alsip	Illinois	60803			_
			City	State	Zip Code	City	State Zip Code	
		How long employed there?	1 month				_	
Part 2: 0	Bive Details About	Monthly Income						
Estimate m you are sepa	•	date you file this form. If y	ou have nothing to	report for any	line, write \$0 in	the space. Include you	r non-filing spouse unles	SS
	our non-filing spouse have mo coarate sheet to this form.	ore than one employer, comb	ine the information	for all employe	ers for that perso		you need more space,	
				For D	ebtor 1	For Debtor 2 or non-filing spouse		
		ry, and commissions (befor alculate what the monthly wag			\$2,095.73		<u> </u>	
3. Estima	ate and list monthly over	time pay.	3.		+ \$0.00			

\$2,095.73

4. Calculate gross income. Add line 2 + line 3.

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Deb	tor 1 Sparkle D.	Pollard	Case number	(if known)	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
C	opy line 4 here	→ 4.	\$2,095.73		
5. Li :	st all payroll deductions:				
5	a. Tax, Medicare, and Social Security deductions	5a.	\$232.14		
5	b. Mandatory contributions for retirement plans	5b.	\$0.00		
5	c. Voluntary contributions for retirement plans	5c.	\$0.00		
5	d. Required repayments of retirement fund loans	5d.	\$0.00		
5	e. Insurance	5e.	\$0.00		
5	f. Domestic support obligations	5f.	\$0.00		
5	g. Union dues	5g.	\$0.00		
5	h. Other deductions. Specify:	5h. +	\$0.00 +		
6. A c +5h.	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g 6.	\$232.14		
7. C a	alculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$1,863.59		
	st all other income regularly received:				
8	 a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing 				
	receipts, ordinary and necessary business expenses, and the monthly net income.		\$0.00		
8	b. Interest and dividends	8b.	\$0.00		
8	c. Family support payments that you, a non-filing spouse dependent regularly receive				
	Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	8c.	\$0.00		
	d. Unemployment compensation	8d.	\$0.00		
	e. Social Security	8e.	\$0.00		
8	f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non-cassistance that you receive, such as food stamps (benefits unthe Supplemental Nutrition Assistance Program) or housing subsidies	ash nder			
	Specify: Food Assistance Programs Income	8f.	\$194.00		
8	g. Pension or retirement income	8g.	\$0.00		
8	h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. A c	dd all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	g + 8h. 9.	\$194.00		
10. C	alculate monthly income. Add line 7 + line 9. add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$2,057.59	=	\$2,057.59
Ir re	state all other regular contributions to the expenses that include contributions from an unmarried partner, members of you elatives. On not include any amounts already included in lines 2-10 or am	ur household, your depe	ndents, your roommates	•	
S	Specify:			11.	+ \$0.00
	Add the amount in the last column of line 10 to the amount write that amount on the Summary of Schedules and Statistical S				. \$2,057.59
V	vine that altrount on the <i>Summary of Scredules and Statistical</i> (Surimary of Certain Lia	omues and neidled Dald,	, іі іі арріісэ	Combined monthly income
13. [Oo you expect an increase or decrease within the year after No.	er you file this form?			y moonie
L	Yes. Explain:				

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Fill in this infor	mation to identify your c	ase:									
Debtor 1	Sparkle	D.	Pollard								
	First Name	Middle Name	Last Name								
Debtor 2	(a) []	N.C.I.H. N.		Check if this is:							
(Spouse, if filin	9) First Name	Middle Name	Last Name	An amended filing	3						
United States I	Bankruptcy Court for the	: Northern	District of Illinois		owing post-petition chapte	er 13					
Case number			(State)	expenses as of th	e following date:						
(If known)			_	MM / DD / YYYY	,						
Official	Form 106J										
-	le J: Your E	xpenses				12/15					
		•	e filing together, both are equally r	esnonsible for supply	ving correct						
information. If			form. On the top of any additional								
	cribe Your House	hold									
1. Is this a joi											
	o to line 2										
Yes. Does Debtor 2 live in a separate household?											
r	No										
	Yes, Debtor 2 must	file Official Forms 106.I-2. Expens	ses for Separate Household of Debto	r2.							
2. Do you hav		No									
dependents?											
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	•					
	penses include of people other	No									
than		Yes									
yourself an dependent	d your \square	100									
Part 2: Esti	mate Your Ongoin	ng Monthly Expenses									
_	of a date after the ban		ou are using this form as a suppl plemental Schedule J, check the	•	-						
		n-cash government assistance d it on Schedule I: Your Income			Your expen	nses					
			clude first mortgage payments and			\$450.00					
	or the ground or lot. 4.		4.	Ψ-100.000							
	luded in line 4:										
4a. Real e	estate taxes				4a	\$0.00					
4b. Prope	rty, homeowner's, or ren	nter's insurance			4b	\$0.00					
4c. Home	maintenance, repair, and	d upkeep expenses			4c.	\$0.00					
4d. Home	owner's association or c	condominium dues		4d.	\$0.00						

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Pollard

Debtor 1

Sparkle Case number (if known) First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$190.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$250.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$60.00 10. Personal care products and services \$50.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$200.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$107.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

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Debtor 1	Sparkle	D.	Pollard	Case number (if known)							
	First Name	Middle Name	Last Name								
21.Other	. Specify:	21	\$0.00								
22. Calcu	late your monthly expenses.		\$1,407.00								
22a. <i>F</i>	odd lines 4 through 21.		\$0.00								
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						\$1,407.00					
22c. Add line 22a and 22b. The result is your monthly expenses.											
23.Calcu	late your monthly net income.										
23a. Copy line 12 (your combined monthly income) from Schedule I.						\$2,057.59					
23b. Copy your monthly expenses from line 22 above.						\$1,407.00					
23c. S	Subtract your monthly expenses fro		\$650.59								
The result is your monthly net income.											
24. Do v o	ou expect an increase or decre	ease in vour expense	es within the year after you	ı file this form?							
	•										
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?											
	4o										
	10										
__ Ц у	⁄es										
Explain here:											

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Fill in this information to identify your case:									
Debtor 1	Sparkle	D.	Pollard						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filin	g) First Name	Middle Name	Last Name						
United States I	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									

Official Form 106Dec

Check if this is a
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	☑ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and							
	that they are true and correct.								
X	/s/ Sparkle Pollard	x							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 11/23/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this info	rmation to identify your ca	se:		
Debtor 1	Sparkle First Name	D. Middle Name	Pollard Last Name	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last Name	Check if this is:
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition chapter 13
Case number (If known)			(State)	expenses as of the following date: MM / DD / YYYY
Official	Form 106J-2	2		
Schadi	ıla I-2: Evna	neae for Sana	rata Hausaha	d of Debtor 2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
No.	. Do not complete this form.
Yes	5.

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Fill in this information to identify your case:									
Debtor 1	Sparkle	D.	Pollard						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing) First Name		Middle Name	Last Name						
United States	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number									
(If known)									

Official Form 107

Check if this is an amended filing

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Part 1: Give Details About Your Marital Status and Where You Lived Before												
1.	What is your current marital status? ☐ Married ☐ Not married												
2.	Dui	No			other than where you live								
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there				
						Same as D	ebtor 1		Same as Debtor 1				
		Number Street			From To	Number Street		From To					
		City	State	Zip Code		City Same as D	State Debtor 1	Zip Code	Same as Debtor 1				
	Number Street			From To	Number Street			From To					
		City	State	Zip Code		City	State	Zip Code					
	territo	ories include Arizo No	na, California	, Idaho, Louisiana,	use or legal equivalent in Nevada, New Mexico, Puerl btors (Official Form 106H).				mmunity property states and				

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Debtor 1		Polla dle Name Last N		number (if known)	
			анте		
art 2:	Explain the Sources of You	r Income			
Fill i	I you have any income from employ in the total amount of income you rece vities. If you are filing a joint case and y No Yes. Fill in the details.	ived from all jobs and all busir	nesses, including part-time		years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	from January 1 of current year until he date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$4000.00	Wages, commissions, bonuses, tips Operating a business	
	for last calendar year: January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$14000.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: January 1 to December 31, 2014) YYYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$14000.00	Wages, commissions, bonuses, tips Operating a business	
Inclu- bene case	you receive any other income during the income regardless of whether that it is effit payments; pensions; rental income; and you have income that you receive each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of interest; dividends; money could together, list it only once und	of other income are alimony; collected from lawsuits; royalties der Debtor 1.	s; and gambling and lottery wil	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year unti the date you filed for bankruptcy:	Est. YTD LINK (since July)	\$970.00		
	For last calendar year: (January 1 to December 31,	_			
	For the calendar year before that: (January 1 to December 31,	_			

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Debtor		Sparkle First Name		D. Middle Name	Pollard Last Name	Case numbe	r (if known)			
Part 3:	L	ist Certain	Payments Yo	u Made Be	efore You Filed for	Bankruptcy				
6. Are				•	ily consumer debts?					
Ш	No		otor 1 nor Debto a personal, famil			Consumer debts are defined in	ı 11 U.S.C. § 101(8) as "incu	rred by an individual		
		During the 9	days before you	u filed for bank	kruptcy, did you pay any cr	editor a total of \$6,425* or more	e?			
	No. Go to line 7.									
		to	tal amount you p	aid that credit	or. Do not include paymer	* or more in one or more paym nts for domestic support obligat o an attorney for this bankrupto	tions, such as			
		* Subject to a	adjustment on 4/0)1/19 and eve	ry 3 years after that for cas	ses filed on or after the date of	adjustment.			
✓	Ye	s. Debtor 1 or	Debtor 2 or bo	th have prim	arily consumer debts.					
		During the 9	days before you	u filed for bank	kruptcy, did you pay any cr	editor a total of \$600 or more?				
		✓ No. Go	to line 7.							
		th	at creditor. Do no	ot include payı		r more and the total amount yo ort obligations, such as child su is bankruptcy case.				
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	С	reditor's Name						Mortgage		
	N	umber Street						Car Credit card Loan repayment		
								Suppliers or		
	С	ity	State Zi _l	o Code				vendors Other		
	C	reditor's Name						Mortgage		
	N	umber Street						Car Credit card		
	_							Loan repayment		
	<u></u>	ity	State Zip	o Code				Suppliers or		
	Ü	ity	Oldic Zij	Occ				Vendors Other		
	C	reditor's Name						Mortgage		
	N	umber Street						Car Credit card		
	_							Loan repayment		
	_	ity	State Zij	o Code				Suppliers or		
	U	ıty	Ciaic ZI	Jouc				vendors Other		

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Debtor 1	Sparkle		D.	Pol	llard	Case number (i	if known)
	First Name		Middle Name	Las	t Name		
Insid corp ager	ders include your re porations of which y	elatives; any gen you are an office or a business you	neral partners; r, director, per	relatives of any grown in control, or	owner of 20% or mo	tnerships of which y re of their voting se	ho was an insider? rou are a general partner; curities; and any managing mestic support obligations,
✓	No Yes. List all payme	ents to an inside	r.				
_	, -9	2.20		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State Z	ip Code				
-	Insider's Name						
	Number Street						
	City	State Z	ip Code				
insid Inclu		ebts guaranteed	or cosigned by	y an insider. Dates of	Total amount	Amount you still owe	n account of a debt that benefited an Reason for this payment
				payment	paid	ouii UWE	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State Zi	ip Code				
	Insider's Name						
	Number Street						
	City	State Zi	ip Code				
	City	Ciaic Z	ip Oode				

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Deb	otor 1			D.	Pollard		Case number (if	known)	
		First Name		Middle Name	Last Name				
Par	t 4:	Identify Legal	l Actions, R	epossession	s, and Foreclosure	S			
	List a				you a party in any lawsu all claims actions, divorce				ng? r custody modifications, and
		Yes. Fill in the deta	ails.						
				Nat	ure of the case	Court or a	agency		Status of the case
		Case title							Pending
						Court Nan	ne		On appeal
		Case number				NumberSt	root		Concluded
						Numberou	icci		_
						City	State	Zip Code	
		Case title				Oity	Cidio	Zip Codo	Pending
						Court Nan	ne		On appeal
		Case number				Newbor			Concluded
						NumberSt	reet		
						City	State	Zip Code	
						City	State	Zip Code	
	□	No. Go to line 11. Yes. Fill in the info	ormation below		Describe the proposition of the	erty		Date	Value of the property
		CAPITAL ONE A		E.	-				ΨΟ
		3901 DALLAS PI			Explain what happ	ened			
		Number Street	NVV I		-				
					✓ Property was re	possessed.			
					Property was fo				
		PLANO	Texas	75093	Property was ga				
		City	State	Zip Code	Property was at		or levied.		W. J. C.
					Describe the prop	erty		Date	Value of the property
		Creditor's Name			-				
		Creditor 3 Marrie	7		Explain what happ	ened			
		Number Street							
					Property was re				
					Property was fo				
		City	State	Zip Code	Property was ga		or levied		
		City	Jiaie	Zip Code	i Toperty was at	au ieu, seizeu,	oi ievieu.		

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Debto	r 1	Sparkle First Name	D. Middle Name	Pollard Last Name	Case number (if known)		
		hin 90 days before you file ounts or refuse to make a			ank or financial institution, s	et off any amou	nts from your
]	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account no	umber: XXXX-		
		City State	Zip Code				
		nin 1 year before you filed ointed receiver, a custodi		of your property in the p	oossession of an assignee fo	or the benefit of	creditors, a court-
[✓	No Yes					
Part 5		List Certain Gifts an					
13.	Wi ✓	thin 2 years before you fil	ed for bankruptcy, did yc	ou give any gifts with a to	otal value of more than \$600	per person?	
		Yes. Fill in the details for e	each gift.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State Person's relationship to yo	Zip Code				

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Debt	tor 1	Sparkle First Name	D. Middle Name	Pollard Last Name	Case number (if known)		
14.	Wit	hin 2 years before you filed fo No Yes. Fill in the details for each o		ou give any gifts or contrib	utions with a total value of	more than \$600 t	o any charity?
		Gifts or contributions to chat that total more than \$600		Describe what you conti	ributed	Date you contributed	Value
		Charity's Name					
		Number Street					
Part	6.	City State List Certain Losses	Zip Code				
15.		hin 1 year before you filed for hbling? No Yes. Fill in the details. Describe the property you lo how the loss occurred		Describe any insurance Include the amount that inspending insurance claims A/B: Property.	coverage for the loss surance has paid. List	Date of your loss	Value of property
16.	abo	hin 1 year before you filed for ut seeking bankruptcy or prep ude any attorneys, bankruptcy pe No Yes. Fill in the details.	paring a bankruptcy	y petition? edit counseling agencies for s Description and value of transferred	services required in your bank		Amount of payment
		Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street		Attorney's Fee - 350.00		11/9/2016	\$350.00
		Chicago Illinois City State	60643 Zip Code				
		Email or website address					
		Person Who Made the Paymen	t, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymen	t. if Not You				

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Deb	tor 1	Sparkle	D.	Pollard	Case number (if known	n)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed for you deal with your creditors not include any payment or transf No Yes. Fill in the details.	or to make paymen	ts to your creditors?	our behalf pay or transfei	any property to any	one who promised to
	ш	res. I ili ili tile details.					
				Description and value of a transferred	any property		Amount of payment
		Person Who Was Paid					
		Number Street					
			7: 0 1				
		City State	Zip Code				
		sfers that you have already listed No Yes. Fill in the details.		Description and value of		ny property or	Date transfer was
				property transferred	payments r in exchang	eceived or debts pa e	nid transfer was made
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		nin 10 years before you filed f		ou transfer any property to a	a self-settled trust or sim	ilar device of which	you are a beneficiary?
		No Yes. Fill in the details.					
				Description and value o	f the property transferre	d	Date transfer was made
		Name of trust					

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Debt	or 1	Sparkle First Name	D. Middle Name	Pollard Last Name	Case number (if known)	
Part	8-			ruments, Safe Deposit Bo	ves and Storage Units	
20.	Witl mov	hin 1 year before you filed for b	oankruptcy, were	e any financial accounts or instr	uments held in your name, or for sit; shares in banks, credit unions, bro	
	✓	No Yes. Fill in the details.				
				Last 4 digits of account number	instrument	Date Last balance before closed, sold, moved, or transfer
		Person Who Was Paid		XXXX-	Checking Savings	
		Number Street			Money market Brokerage Other	
		City State	Zip Code			
		Person Who Was Paid		XXXX-	Checking Savings	
		Number Street			✓ Money market✓ Brokerage	
					Other	
		City State	Zip Code			
21.		you now have, or did you have er valuables? No Yes. Fill in the details.	within 1 year be	fore you filed for bankruptcy, ar	ny safe deposit box or other depos	sitory for securities, cash, or
				Who else had access to it?	Describe the content	Do you still have it?
		Name of Financial Institution		Name		☐ No ☐ Yes
		Number Street		Number Street		_
				City State Zip	Code	
			Zip Code			
22.			age unit or plac	e other than your home within 1	year before you filed for bankrup	itcy?
		No Yes. Fill in the details.				
				Who else had access to it?	Describe the content	Do you still have it?
		Name of Storage Facility		Name		☐ No ☐ Yes
		Number Street		Number Street		
				City State Zip	Code	
		City State	Zip Code			

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ebtor 1			number (if known)	
	First Name Middle Name	Last Name		
rt 9:	Identify Property You Hold or Cont	rol for Someone Else		
		one else owns? Include any property you bo	rrowed from, are storing for, or hold in	n trust for
ios	meone.			
V	No			
Ħ	Yes. Fill in the details.			
	1	Where is the property?	Describe the contents	Value
		where is the property?	Describe the contents	value
	Owner's Name	Number Street		
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
		Only State Zip Code		
	City State Zip Code			
	Circ Dataila Aband Engineen mandal	l lufa and dia a		
t 10:	Give Details About Environmental	imormation		
r the	purpose of Part 10, the following definitions apply	y:		
	•	ocal statute or regulation concerning pollution, co		
		ial into the air, land, soil, surface water, groundwa leanup of these substances, wastes, or material.	•	
ı	ricidaling statutes of regulations controlling the c	learrup of these substances, wastes, of material.		
= (Site means any location, facility, or property as de	fined under any environmental law, whether you r	now own, operate, or utilize it	
C	or used to own, operate, or utilize it, including dis	sposal sites.		
- /	Hazardous material means anything an environm	nental law defines as a hazardous waste, hazardo	us substance.	
	toxic substance, hazardous material, pollutant, co			
	•			
port a	all notices, releases, and proceedings that you kr	now about, regardless of when they occurred.		
Ha	s any governmental unit notified you that yo	ou may be liable or potentially liable under or	in violation of an environmental law?	
	l No			
H	Yes. Fill in the details.			
ш	res. I ill in the details.	0	English was to be a second of the second of	Data of
		Governmental unit	Environmental law, if you know it	Date of notice
				Hotice
	Name of site	Governmental unit		
	Name of site	Governmental and		
	Number Street	Number Street		
		City State Zip Code		
		, <u> </u>		
	City Code			
	City State Zip Code			
Ha	ve you notified any governmental unit of any	y release of hazardous material?		
Ha	ve you notified any governmental unit of any	y release of hazardous material?		
Ha	ve you notified any governmental unit of any	y release of hazardous material?		
Ha	ve you notified any governmental unit of any			
Ha	ve you notified any governmental unit of any	y release of hazardous material? Governmental unit	Environmental law, if you know it	Date of
Ha	ve you notified any governmental unit of any		Environmental law, if you know it	Date of notice
Ha	ve you notified any governmental unit of any No Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	
Ha	ve you notified any governmental unit of any		Environmental law, if you know it	
Ha [*]	No Yes. Fill in the details. Name of site	Governmental unit Governmental unit	Environmental law, if you know it	
Ha [*]	ve you notified any governmental unit of any No Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	
Ha [*]	No Yes. Fill in the details. Name of site	Governmental unit Governmental unit Number Street	Environmental law, if you know it	
Ha	No Yes. Fill in the details. Name of site	Governmental unit Governmental unit	Environmental law, if you know it	

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Deb	tor 1	Sparkle		D.	Pollard	Case	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a party	in any judio	cial or administr	ative proceeding under	any environmenta	al law? Include settlements and order	'S.
	$\overline{\mathbf{A}}$	No						
	Ħ	Yes. Fill in the deta	ils					
	ш	100.1			Count or occupy		Notice of the coop	Ctatus of the
					Court or agency		Nature of the case	Status of the case
		Coop title						Case
		Case title						Pending
					Court Name			
								On appeal
		Case number		<u> </u>	Number Street			Concluded
								Concluded
					City State	Zip Code		
								•
Part	:11:	Give Details A	bout Your	Business or	Connections to Ar	ny Business		
27.	Witl	hin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the fo	ollowing connections to any business	s?
		A colo propriet	or or oalf am	played in a trada	profession or other activity	v oithar full time or	nort time	
				-	profession, or other activit		part-time	
		A member of a	a limited liabili	ity company (LLC) or limited liability partner	ship (LLP)		
		A partner in a	partnership					
		An officer, dire	ctor, or mana	iging executive of	a corporation			
		An owner of at	t least 5% of t	he voting or equit	ty securities of a corporation	n		
				3 - 1	,			
	✓	No. None of the abo						
		Yes. Check all that a	apply above a	and fill in the detai	ls below for each business			
					Describe the natu	re of the busines	s Employer Identification r	number Do not
							include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		Trainibol Circot			Name of account	ant or bookkeepe	r	
		0.1	01-1-	7'- 0- 1-	_		From To	
		City	State	Zip Code				
					Describe the natu	re of the busines	s Employer Identification r	number Do not
							include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		Number Street			Name of account	ant or bookkeepe	r	
			<u> </u>		_		From To	
		City	State	Zip Code			11011110	
					Describe the net	ura of the business	c Employer Identification r	umber De net
					Describe the nati	ire of the busines	s Employer Identification r include Social Security n	
							include Social Security III	uniber of film.
		Dusiness Name			<u> </u>		EIN:	
		Business Name						
		 			_		Dates business existed	
		Number Street			Name of account	ant or hookkeepe		
					Hame or account	ant or bookkeepe		
		City	State	Zip Code			From To	
		•		•				

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Debto		Sparkle	D.	Pollard	Case number (if known)
		First Name	Middle Name	Last Name	
		in 2 years before you filed f itors, or other parties.	or bankruptcy, did yo	u give a financial statemen	t to anyone about your business? Include all financial institutions,
[[No Yes. Fill in the details below.			
				Date issued	
		Name		MM/DD/YYYY	
		Name			
		Number Street		-	
		-		-	
		City State	Zip Code		
Part 1	2:	Sign Below			
tro	ue a	nd correct. I understand tha	at making a false state	ement, concealing propert	its, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Sparkle Po	llard		×
		Signature of Debt			Signature of Debtor 2
		Date 11/23/2016			Date
Di	d yc	ou attach additional pages t	o Your Statement of F	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
V	N	0			
Ē	Ye	es			
Di	d yc	ou pay or agree to pay some	eone who is not an att	orney to help you fill out b	ankruptcy forms?
~	N	0			
Ē	Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Sparkle D. Pollard	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSAT	TION OF ATTORNEY FOI	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(that compensation paid to me within one year before the services rendered or to be rendered on behalf of the deb is as follows:	filing of the petition in bankruptcy, or ag	reed to be paid to me, for
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2.	The source of the compensation paid to me was:		
	Debtor Other (s	pecify)	
3.	The source of the compensation paid to me is:		
	Debtor Other (s	pecify)	
4.	I have not agreed to share the above-disclosed commembers and associates of my law firm.	pensation with any other person unless t	hey are
	I have agreed to share the above-disclosed compense members or associates of my law firm. A copy of the people sharing in the compensation, is attached.	ne agreement, together with a list of the r	
5.	In return for the above-disclosed fee, I have agreed to rate. Analysis of the debtor's financial situation, and rebankruptcy;	-	
	b. Preparation and filing of any petition, schedules,	statements of affairs and plan which may	y be required;
	c. Representation of the debtor at the meeting of cre	editors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adversary proces	edings and other contested bankruptcy ma	atters;
6.	By agreement with the debtor(s), the above-disclosed fe	e does not include the following services	:
	CER	TIFICATION	
	I certify that the foregoing is a complete statement of any ne debtor(s) in this bankruptcy proceedings.	agreement or arrangement for payment	to me for representation
	11/23/2016	/s/ Chris Pryor	
	Date	Signature of Attorney	_
		Semrad Law Firm	
		Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor:
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$382.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$72.00 for expenses, leaving a balance due of \$4,032.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)	
		/s/ Chris Pryor	
/s/ Spar	rkle Pollard		
Signed:			
Date:	11/23/2016		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

		filing fee
+	· · · · · · · · · · · · · · · · · · ·	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Pollard, Sparkle D.	Case No				
_	Debtor(s)					
		Chapter.	Chapter13			
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge					
Date:	11/23/2016	/s/ Pollard, Sparkle	D			
	11/20/2010	Pollard, Sparkle D.	<u>. </u>			
		Signature of Debtor				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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Debtor(s)	Attorney for De	ebtor(s)
	/s/ Alex Nohr	Mashede Dash
/s/ Sparkle Pollard		/ / 0)
Signed:		
Date: 11/12/2016		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Sparkle First Name	D. Middle Name	Pollard Last Name	Case number (if known)			
	uestions for Reporting Purpo					
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individence of the line 16b No. Go to line 16b Yes. Go to line 17. 16b. Are your debts prima	rily consumer debts dual primarily for a pe o. rily business debts? or investment or thro	rsonal, family, or househo Business debts are debts ugh the operation of the b	that you incurred to obtain usiness or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	oter 7. Do you estimate		rty is excluded and administrative creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	I have examined this petition	and I declare under r	penalty of periupy that the	information provided is true and		
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill					
	out this document, I have obt	ained and read the no	otice required by 11 U.S.C	. § 342(b).		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Sparkle Pollard Signature of Debtor 1	golin	Signature of Debt	or 2		
	Executed on11/23/20) 16 OD / YYYY	Executed on _	MM / DD / YYYY		

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Fill in this infor	mation to identify your ca	se:		
Debtor 1	Sparkle	D.	Pollard	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F		Northern	District of Illinois	
Officed States L	bankruptcy Court for tile.	Notthelli	(State)	_
Case number				_
Official	Form 106Ded	2		Check if this is amended filing
Declarat	ion About an Iı	ndividual Deb	tor's Schedules	12/
If two married	people are filing together	, both are equally respo	nsible for supplying correct	information.
money or prope				king a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below			
Did you o	ay or agree to pay someo	ne who is NOT an attorn	ey to help you fill out bank	ruptcy forms?
	-, o. ag. oo to pa, oooo		ioy to noip you iii out builk	aproy to mor
✓ No				
Yes. 1	Name of person		Attach Bankruptcy Po Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).
٠	-			•
Under ner	nalty of perium. I declare	that I have read the cum	nmary and schedules filed v	uith this declaration and
	are true and correct.	Linux Fridayo Found the Sulf	mary and somedates incu v	THE CHO GOOD ALLOW

Signature of Debtor 2

MM/DD/YYYY

/s/ Sparkle Pollard
Signature of Debtor 1

Date 11/23/2016

MM/DD/YYYY

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Debtor 1	Sparkle First Name		D.	Pollard	Case number (if known)
i. Material to militate to commerce a	rirst name	eritor silve silve anno anno anno anno anno anno anno ann	Middle Name	Last Name	TO THE STATE OF TH
	thin 2 years befo editors, or other		bankruptcy, did y	ou give a financial state	ment to anyone about your business? Include all financial institutions
IJ	No				
Ä	Yes. Fill in the o	details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number Stree	- · · · · · · · · · · · · · · · · · · ·		-	
	Number Street	i.			
	City	State	Zip Code		
	.				
Part 12:	Sign Below				
	nkruptcy case ca		es up to \$250,000		perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Sign	ature of Debtor		•	Signature of Debtor 2
	Date	11/23/2016			Date
Did y	ou attach additi	onal pages to '	Your Statement o	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
☑ ▷	No				
	/es				
Did y	ou pay or agree	to pay someon	e who is not an a	ttorney to help you fill ou	t bankruptcy forms?
IJ N	No .				
프.	Yes. Name of pers	on			Attach the Bankruptcy Petition Preparer's Notice,

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Pollard, Sparkle D.	Case No	
Debtor(s)		Case No.	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX
TI knowledge	he above named Debtors hereby veri e.	fy that the attached list of creditors is to	rue and correct to the best of their
Date:	11/23/2016	/s/ Pollard, Spark Pollard, Sparkle I Signature of Del	D. POOCO.

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Del	oto	r 1 Sparkle	D.	Pollard	Casa number (tti	
y the think with an		First Name	Middle Name	Last Name	Case number (if known)	
16	. (Calculate the median family inco	me that applies to y	ou. Follow these s	teps:	-3.0 v — move selection indices columns is not selected and select
		16a. Fill in the state in which you liv	e.	Illinois		
	1	16b. Fill in the number of people in	your household.	1		
	1	16c. Fill in the median family incom-	e for your state and size	ze of	- 	\$0.00
		household using the link specified in the s	enarate instructions fo	To	find a list of applicable median income amounts, go online at may also be available at the bankruptcy clerk's office.	
17.	ŀ	How do the lines compare?	oparate mendenone re	a uns ionn. This is	st may also be available at the bankruptcy clerk's office.	
	1	17a. Line 15b is less than or eq under 11 U.S.C. § 1325(b)	ual to line 16c. On the <i>)(3).</i> Go to Paṛt 3. Do	e top of page 1 of NOT fill out <i>Calcu</i>	this form, check box 1, Disposable income is not determined ulation of Disposable Income (Official Form 122C-2).	
	1	T7b. Line 15b is more than line U.S.C. § 1325(b)(3). Go to form, copy your current me	, rait y and iiii out t	alculation of Dis	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part				1 U.S.C. §1325	5(b)(4)	
18.		Copy your total average monthly i				\$270.70
19.	•	ormanione period under 11 0.3.0.	9 1323(b)(4) allows y	ou to deduct part	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	15	9a. If the marital adjustment does n	ot apply, fill in 0 on lin	ie 19a.		-\$0.00
		9b. Subtract line 19a from line 18				\$270.70
20.	C	alculate your current monthly in	come for the year. F	ollow these steps:		***
	20	0a. Copy line 19b.				\$270.70
		Multiply by 12 (the number of n				x 12
		0b. The result is your current month				\$3,248.40
		Oc. Copy the median family income	for your state and size	e of household from	m line 16c.	\$0.00
21.	Ho	ow do the lines compare?				
	L	Line 20b is less than line 20c. Ur commitment period is 3 years. G	iless otherwise ordered to Part 4.	d by the court, on	the top of page 1 of this form, check box 3, The	
	$\overline{\mathbf{Z}}$	Line 20b is more than or equal to 4, <i>The commitment period is 5 y</i>	line 20c. Unless othe ears. Go to Part 4.	rwise ordered by th	ne court, on the top of page 1 of this form, check box	
art 4	4:	Sign Below				
			enalty of perjury that to	he information on	this statement and in any attachments is true and correct.	
		/s/ Sparkle Pollard Signature of Debtor 1	Juli	u :	Signature of Debtor 2	Carried Color Color
		Date 11/23/2016	*		Date	2
		MM/DD/YYYY			MM/DD/YYYY	A THE VIA A.A.
		If you checked 17a, do NOT fill out f you checked 17b, fill out Form 1 above.	it or file Form 122C-2. 22C-2 and file it with	this form. On line	39 of that form, copy your current monthly income from line 1	4

CAPITAL ONE AUTO FINANCE. P.O. Box 201347 c/o Scott Beauchamp Arlington , TX 76006

DEPT OF EDUCATION/NELNET 121 S 13TH ST LINCOLN , NE 68508

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , IL 60608

US Dept of Education Po Box 105028 NATIONAL PAYMENT CENTER Atlanta, GA 30348

American Insurance LP as agent for T Mobile/T-Mobile USA Inc P O Box 248848 Oklahoma City , OK 73124

CreditBox.com, L.L.C. 800 Lee Street Suite 300 Des Plaines , IL 60016

Illinois Tollway PO Box 5544 Chicago , IL 60680

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville , OH 43081

CREDIT MANAGEMENT LP PO Box 118288 Carrollton , TX 75011

ENHANCED RECOVERY CORP 8014 BAYBERRY RD JACKSONVILLE , FL 32256 Illinois Collection Service, Inc. PO Box 1010 Tinley Park , IL 60477

Peoples Gas 200 E. Randolph Chicago , IL 60601

US Bank Po Box 5229 C/O Bankruptcy Department Cincinnati , OH 45201